

Information to identify the case:			
Debtor 1:	Nickalos Valderrama		Social Security number or ITIN: xxx-xx-8725
	First Name	Middle Name	Last Name
Debtor 2:	Natalia Valderrama		Social Security number or ITIN: xxx-xx-4421
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 8/31/21
Case number:	21-16938-KCF		Date case converted to chapter: 7 4/24/22

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nickalos Valderrama	Natalia Valderrama
2. All other names used in the last 8 years		
3. Address	786 County RD 519 Frenchtown, NJ 08825	786 County RD 519 Frenchtown, NJ 08825
4. Debtor's attorney Name and address	Andre L. Kydala Andre Kydala, Esq. 12 Lower Center Street PO Box 5537 Clinton, NJ 08809	Contact phone (908) 735-2616 Email: kydalalaw@aim.com
5. Bankruptcy trustee Name and address	Benjamin A. Stanziale Jr. Stanziale & Stanziale 29 Northfield Avenue Suite 201 West Orange, NJ 07052	Contact phone (973) 731-9393

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 4/25/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	May 19, 2022 at 09:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 7/18/22
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
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<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Nickalos Valderrama
Natalia Valderrama
Debtors

Case No. 21-16938-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 25, 2022

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Nickalos Valderrama, Natalia Valderrama, 786 County RD 519, Frenchtown, NJ 08825-3032
tr	+ Benjamin A. Stanziale, Jr., Stanziale & Stanziale, 29 Northfield Avenue, Suite 201, West Orange, NJ 07052-5358
519298124	+ Chase Bank Card Services, PO Box 15137, Wilmington, DE 19886-5137
519298128	Home Depot, PO Box 9100, Des Moines, IA 50368
519298130	+ Midland Mortgage, PO Box 163529, Fort Worth, TX 76161-3529
519298132	+ PRA, Craner Nelson, 320 Park Ave, Scotch Plains, NJ 07076-1100
519544945	+ TD Bank, N.A., c/o Saldutti Law Group, 1040 N. Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kydalalaw@aim.com	Apr 25 2022 20:43:00	Andre L. Kydala, Andre Kydala, Esq., 12 Lower Center Street, PO Box 5537, Clinton, NJ 08809
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 25 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 25 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519298122	+ EDI: CAPITALONE.COM	Apr 26 2022 00:43:00	Cabelas, PO Box 82575, Lincoln, NE 68501-2575
519309057	+ EDI: AIS.COM	Apr 26 2022 00:43:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519309058	+ EDI: AIS.COM	Apr 26 2022 00:43:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519298125	EDI: CITICORP.COM	Apr 26 2022 00:43:00	Citibank/tractor supply, PO Box 8105, South Hackensack, NJ 07606
519298126	EDI: DISCOVER.COM	Apr 26 2022 00:43:00	Discover, PO Box 15156, Wilmington, DE 19886-1002
519301876	EDI: DISCOVER.COM	Apr 26 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519318592	+ Email/Text: RASEBN@raslg.com	Apr 25 2022 20:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519322913	+ EDI: AISMIDFIRST	Apr 26 2022 00:43:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519304216	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 25 2022 20:44:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

District/off: 0312-3

User: admin

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Date Rcvd: Apr 25, 2022

Form ID: 309A

Total Noticed: 28

519298129	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 25 2022 20:44:00	Midland Funding, 8875 Aero Drive, San Diego, CA 92123-2255
519298131	Email/Text: rebecca.mcgovern@pennfoster.edu	Apr 25 2022 20:43:00	Penn Foster, 925 oak street, Scranton, PA 18515
519350669	EDI: PRA.COM	Apr 26 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Tractor Supply, POB 41067, Norfolk VA 23541
519298133	Email/Text: signed.order@pfwattorneys.com	Apr 25 2022 20:43:00	Pressler and Presseler, 7 Entin Rd, Parsippany, NJ 07054
519298135	EDI: TDBANKNORTH.COM	Apr 26 2022 00:43:00	TD Bank, PO Box 23072, Columbus, GA 31902
519298134	+ EDI: WTRRN BANK.COM	Apr 26 2022 00:43:00	Target, Attn Retailers National Bank, PO Box 59317, Minneapolis, MN 55459-0317
519298137	+ EDI: VERIZONCOMB.COM	Apr 26 2022 00:38:00	Verizon, PO Box 28002, Lehigh Valley, PA 18002-8002
519298138	+ EDI: RMSC.COM	Apr 26 2022 00:38:00	Walmart, PO Box 9600023, Orlando, FL 32896-0001
519298139	+ Email/Text: money@yelp.com	Apr 25 2022 20:44:00	Yelp, 140 New Montgomery St, San Francisco, CA 94105-3822

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519298123	*+	Cabelas, PO Box 82575, Lincoln, NE 68501-2575
519298127	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, PO Box 15156, Wilmington, DE 19886-1002
519298136	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank, PO Box 23072, Columbus, GA 31902

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2022

Signature: /s/Gustava Winters